

In re:  
Robert Dallison  
Debtor

Case No. 24-11838-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Sep 06, 2024

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2024:**

Recip ID	Recipient Name and Address
db	+ Robert Dallison, 1128 Colony Drive, Quakertown, PA 18951-2621
14892496	+ Community Bank, N.A., 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14892500	Disney Vacation Club, 1851 Community Drive, Orlando, FL 32830
14892507	+ PennyMac Loan Services, P.O. Box 4095, Carol Stream, IL 60197-4095
14892511	+ Tiffany Dallison, 1128 Colony Drive, Quakertown, PA 18951-2621

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 07 2024 02:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 07 2024 06:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 07 2024 02:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14892490	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 07 2024 03:13:17	Affirm, Inc, 650 California St FL 2, San Francisco, CA 94108-2741
14892491	+ EDI: BANKAMER	Sep 07 2024 06:15:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
14892492	+ EDI: CITICORP	Sep 07 2024 06:15:00	Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14892493	+ Email/Text: rm-bknotices@bridgecrest.com	Sep 07 2024 02:44:00	Bridgecrest, P.O. Box 53087, Phoenix, AZ 85072-3087
14892495	^ MEBN	Sep 07 2024 02:17:12	CItizens Pay Credit Line, 1 Citizens Bank Way, Johnston, RI 02919-1922
14892494	+ EDI: CAPITALONE.COM	Sep 07 2024 06:15:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
14892498	+ EDI: DISCOVER	Sep 07 2024 06:15:00	Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
14892497	+ EDI: DISCOVER	Sep 07 2024 06:15:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
14892502	Email/Text: collecadminbankruptcy@fnni.com	Sep 07 2024 02:43:00	First National Bank of Omaha, P.O. Box 3412, Omaha, NE 68103
14892503	EDI: JPMORGANCHASE	Sep 07 2024 06:15:00	JP Morgan Chase Bank, P.O. Box 15369, Wilmington, DE 19850

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14892504	Email/Text: PBNCNotifications@perituservices.com	Sep 07 2024 02:43:00	Kohl's/Capital One, N56 Ridgewood Drive, Menomonee Falls, WI 53051
14892505	+ EDI: LENDNGCLUB	Sep 07 2024 06:15:00	Lending Club Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
14892506	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 07 2024 02:43:00	Lexus Financial, P.O. Box 4102, Carol Stream, IL 60197-4102
14892508	+ EDI: SYNC	Sep 07 2024 06:15:00	SYNCB/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14892509	+ EDI: SYNC	Sep 07 2024 06:15:00	SYNCB/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14892510	+ EDI: SYNC	Sep 07 2024 06:15:00	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14892501	EDI: USBANKARS.COM	Sep 07 2024 06:15:00	Elan Financial Service, P.O. Box 108, Saint Louis, MO 63166

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14892499	*+	Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
14892512	*+	Tiffany Dallison, 1128 Colony Drive, Quakertown, PA 18951-2621

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2024 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

ROBERT EDWARD ANGST

on behalf of Debtor Robert Dallison RobertAngst@Angstlaw.com  
info@angstlaw.com;angst.roberte.r116429@notify.bestcase.com

ROBERT W. SEITZER

rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Robert Dallison	Social Security number or ITIN xxx-xx-7666
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 24-11838-pmm		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert Dallison

9/5/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**